

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TENNESSEE**  
**SOUTHERN DIVISION**

**In Re: Rubenia Artelle Mantooth**

**Debtor(s)**

\* **Case No. 10-16707**  
\* **Chapter 13**  
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**MOTION TO MODIFY PLAN**

Comes now the debtor(s) and moves this Court to confirm the Modified Plan that was filed in this case.

In support of this motion, the debtor(s) proposes to modify the plan due to debtor decrease in income, an increase in living expenses and due to claims filed and not filed. The debtor would show:

1. The following creditor(s) did not file a claim by the bar date or did not file a claim:

<b><u>Creditor</u></b>	<b><u>Amount of debt stated in petition</u></b>
Bradley Rephen	\$1.00
Capital One	\$689.47
Capital One	\$525.63
CBTFCU	\$550.52
Security Finance	\$649.44

2. The following creditor(s) filed a claim that is greater/lesser than the estimate stated in the petition:

<b><u>Creditor</u></b>	<b><u>Amount of debt stated in petition</u></b>	<b><u>Amount of debt stated in claim</u></b>
21 <sup>st</sup> Mortgage Corp.	\$1,983.49	\$1,413.30
CBTFCU	\$5,690.65	\$6,241.20
World Finance	\$807.00	\$918.00
eCast Settlement Corp.	\$13,647.37	\$13,988.95

3. The following creditor(s) were not on the petition but have filed valid claims:

<b><u>Creditor</u></b>	<b><u>Amount of debt of claim filed</u></b>
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The following creditor(s) filed a claim that has been or will be objected to:

<u>Creditor</u>	<u>Amount of debt of claim filed</u>
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The following modifications are being proposed:

All secured creditors that are part of the previously confirmed plan that are not listed for modification are to be treated the same.

<u>Secured Creditor</u>	<u>Previous Payment</u>	<u>New Treatment</u>
21 <sup>st</sup> Mortgage Corp. (arrears)	\$37.00	\$28.00
CBTFCU	\$50.00	\$53.00

The percentage to unsecured creditors will remain pro rata.

The Chapter 13 payment will decrease from \$451.00 monthly to \$380.00 monthly.

RICHARD BANKS & ASSOCIATES, P.C.

/s/

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